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(71) Applicant *(for all designated States except US)*: ARCOT SYSTEMS, INC. [US/US]; 3200 Patrick Henry Drive, Suite 200, Santa Clara, CA 95054 (US).

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(75) Inventors/Applicants *(for US only)*: KAUSIK, Balas, Natarajan [US/US]; 18079 Reed Knoll Road, Los Gatos, CA 95030 (US). VARADARAJAN, Rammohan [IN/US]; 11674 Seven Springs Drive, Cupertino, CA 95014 (US).

(74) Agents: LAURIE, Ronald, S. et al.; Skadden, Arps, Slate, Meagher & Flom LLP, 525 University Avenue, Palo Alto, CA 94301-1916 (US).

(81) Designated States *(national)*: AE, AU, BR, CA, CN, IL, IN, JP, KR, MX, NO, NZ, PL, RU, SG, US.

(84) Designated States *(regional)*: ARIPO patent (GH, GM, KE, LS, MW, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

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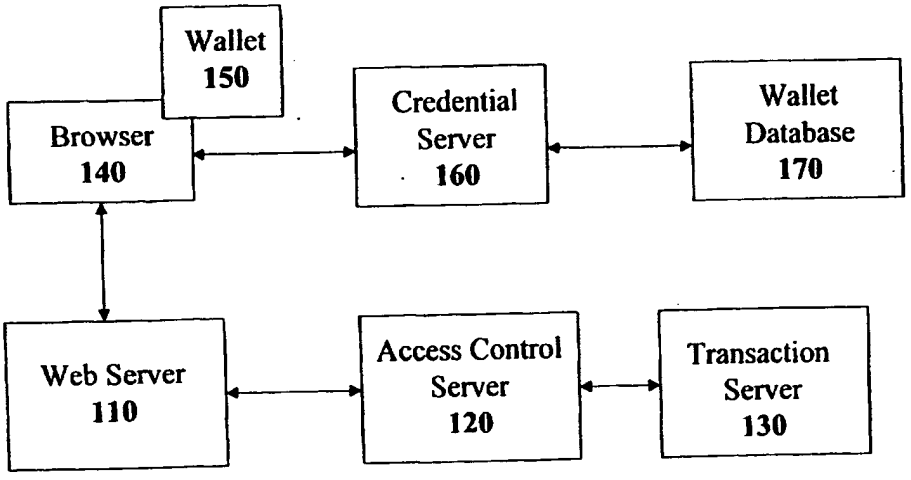
(54) Title: METHOD AND APPARATUS FOR SECURE DISTRIBUTION OF AUTHENTICATION CREDENTIALS TO ROAMING USERS



(57) Abstract: A roaming user (150) needing an authentication credential (e.g., private key) (230) to access a computer server (110) to perform an electronic transaction may obtain the authentication credential (230) in an on-demand fashion from a credential server (160) accessible to the user over a computer network. In this way, the user is free to roam on the network without having to physically carry his authentication credential (230). Access to the credential (230) may be protected by one or more challenge-response protocols involving simple shared secrets, shared secrets with one-to-one hashing (210), or biometric methods such as fingerprint recognition. If camouflaging is used to protect the authentication credential (230), decamouflaging may be performed either at the credential server (140) or at the user's computer (160).

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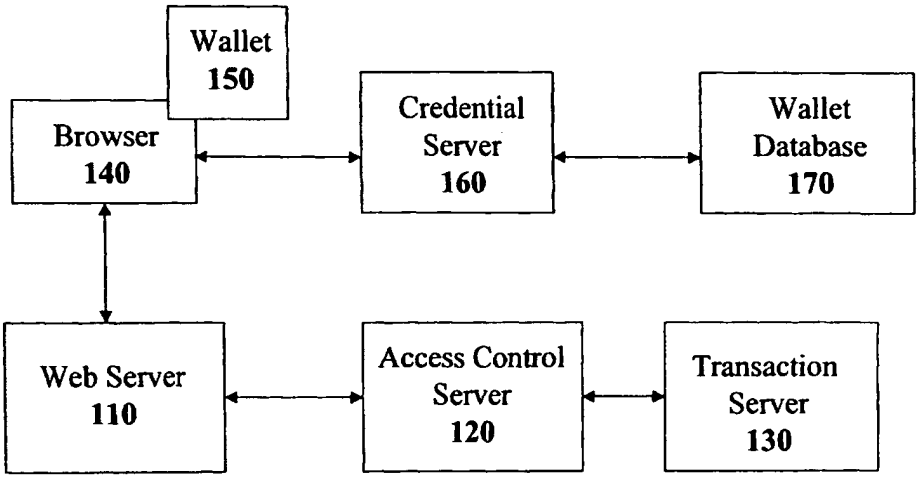

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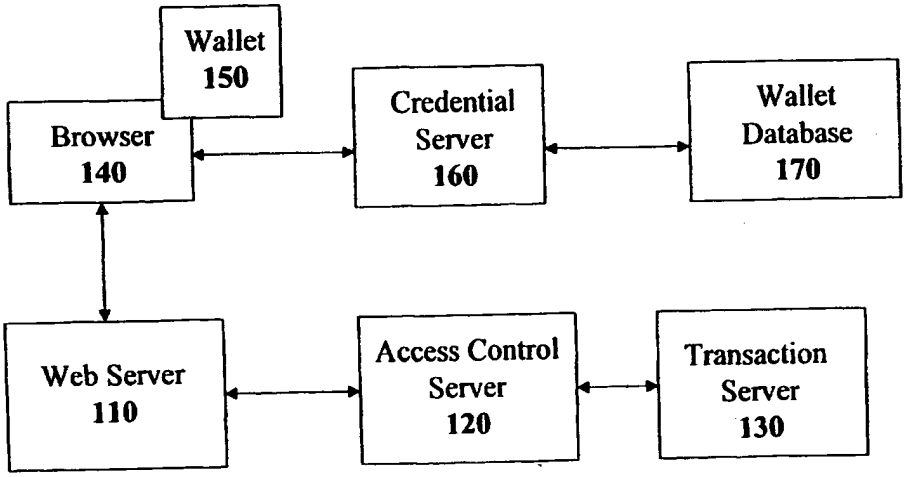

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